B1 (Official Form 1 Case) 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main UNITED STATES BANKRUPTCY DOCUMENT Page 1 of 50 **VOLUNTARY PETITION** NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Vega, Guillermo Vega, Margarita All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): 5065 (if more than one, state all): 1565 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 6151 North Campbell 6151 North Campbell Chicago, Illinois Chicago, Illinois 60659 60659 ZIP CODE ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: COOK COOK Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor **Nature of Business** Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Х Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign Chapter 11 See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Main Proceeding Chapter 12 Chapter 15 Petition for Corporation (includes LLC and LLP) Railroad П Chapter 13 Recognition of a Foreign Partnership Stockbroker Other (If debtor is not one of the above entities, check Commodity Broker Nonmain Proceeding this box and state type of entity below.) Clearing Bank Other Tax-Exempt Entity Nature of Debts **Chapter 15 Debtors** (Check box, if applicable.) (Check one box.) Country of debtor's center of main interests: X Debts are primarily consumer ☐ Debts are Debtor is a tax-exempt organization debts, defined in 11 U.S.C. primarily Each country in which a foreign proceeding by, regarding, or under title 26 of the United States § 101(8) as "incurred by an business debts. against debtor is pending: individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose." Filing Fee (Check one box.) Chapter 11 Debtors Check one box: X Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/16 and every three years thereafter). attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. X Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors Х 200-999 50-99 100-199 5.001-10.001-25.001-50.001-1-49 1.000-Over 50,000 100,000 5,000 10,000 25,000 100,000 Estimated Assets Х \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$500,000 to \$1 billion \$1 billion \$100,000 to \$1 to \$10 to \$50 to \$100 to \$500 million million million million million **Estimated Liabilities** х \Box П П

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More than

\$1 billion

B1 (Official Form	1Case) 14-45695 Doc 1 Filed 12/24/14	Entered 12/24/14 11:23:19	Desc Main	
Voluntary Petiti	ion Document be completed and filed in every case.)	Pag⊕rമത്₅50Vega, Guillermo a	nd Vega, Margarita	
All Prior Bankru	uptcy Cases Filed Within Last 8 Years (If more than two, attach additional terror and the control of the contro	tional sheet.)		
Location Where Filed: N	IONE	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pending Bankru Name of Debtor:	uptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor NONE	(If more than one, attach additional sheet.) Case Number:	Date Filed:	
District:	NONE	Relationship:	Judge:	
10Q) with the Se of the Securities	Exhibit A ed if debtor is required to file periodic reports (e.g., forms 10K and ecurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.) is attached and made a part of this petition.	Exhibit (To be completed if debte whose debts are primarily I, the attorney for the petitioner named in the informed the petitioner that [he or she] may jo fittle 11, United States Code, and have explained chapter. I further certify that I have deliby 11 U.S.C. § 342(b). X s/Manuel. A Cardenas Signature of Attorney for Debtor(s) Bar No.: 6228970	or is an individual consumer debts.) foregoing petition, declare that I have proceed under chapter 7, 11, 12, or 13 blained the relief available under each	
	T.10			
Does the debtor of	Exhib own or have possession of any property that poses or is alleged to pose		ablic health or safety?	
	Exhibit C is attached and made a part of this petition.	•	·	
X No.	Simon C is analysed and made a part of this pennion.			
M 140.				
Exhibit D, If this is a joint p	d by every individual debtor. If a joint petition is filed, each spouse mu completed and signed by the debtor, is attached and made a part of this petition: , also completed and signed by the joint debtor, is attached and made a part of this petition:	petition.		
X	Information Regarding (Check any app Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 day	of business, or principal assets in this District	for 180 days immediately	
	There is a bankruptcy case concerning debtor's affiliate, general part	ner, or partnership pending in this District.		
	Certification by a Debtor Who Resides (Check all appli			
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
	(Name of landlord that obtained judgment)			
		(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi	circumstances under which the debtor would be		
	Debtor has included with this petition the deposit with the court of of the petition.	f any rent that would become due during the 30-	day period after the filing	
	Debtor certifies that he/she has served the Landlord with this certi	fication. (11 U.S.C. § 362(1)).		

B1 (Official Form 1) (04/13)

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 3 of 50 Page 3

Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s): Vega, Guillermo and Vega, Margarita		
	itures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.		
I request relief in accordance with the chapter of Dtle 11, United States Code, specified in this petition. X Signature of Debtor Signature of Joint Debtor Margarita Vega	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative) (Printed Name of Foreign Representative)		
Telephone Number(ill not represented by attorney)	(Triffice (Value of Foreign Representative)		
Date	Date		
Signature of Morney*	Signature of Non-Attorney Bankruptcy Petition Preparer		
Signature of Attorney for Debtor(s) Manuel A. Cardenas Printed Name of Attorney for Debtor(s) Law Offices Of Manuel A. Cardenas and Associates Firm Name 2057 North Western Avenue Chicago, Illinois 60647 Address (773) 227-6858	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.		
Telephone Number Date Bar No.: 6228970 Fax: (773) 227-6088 E-mail: mac.cardenaslaw@att.net *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information	Social-Security number (If the bankruptcy petition preparer is not an individual. state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
in the schedules is incorrect.	Address		
Signature of Debtor (Corporation/Partnership)			
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Signature		
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or		
X Signature of Authorized Individual	partner whose Social-Security number is provided above.		
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an		
Title of Authorized Individual	individual.		
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or		

Case 14-45695

Doc 1

Filed 12/24/14 Document

Entered 12/24/14 11:23:19 Desc Main Page 4 of 50

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

Debtor	Case No	
Deptor	Chapter 7	
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE	
Certification of [Non-Attorn l, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ey Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the del	btor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy peti preparer is not an individual, state the Social S number of the officer, principal, responsible per partner of the bankruptcy petition preparer.) (I by 11 U.S.C. § 110.)	Security erson, or
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.		
	on of the Debtor read the attached notice, as required by § 342(b) of the Bank	ruptcy
Guillermo Vega and Margarita Vega	12/1	414
Printed Name(s) of Debtor(s)	Signature of Debtor Date	<i></i>
	x Many conti- 1.699 12-18-14	

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Guillermo Vega, Margarita Vega	Case No	
Debtor		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☑ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 6 of 50

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. ☐ 4. I am not required to receive a credit counseling briefing because of: ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone. ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. '109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Joint Debtor: Date: 12-18-14

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Guillermo Vega, Margarita Vega	Case No.	
Debtor		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☑ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 8 of 50

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
☐ 4. I am not required to receive a credit counseling briefing because of:
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. '109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: x Muy acto 1999 Date: 13-18-14
Date: 12-18-14

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 9 of 50

B 6 Summary (Official Form 6 - Summary) (12/13)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Case No
Guillermo Vega and Margarita Vega	_
Debtor	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 14,820.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 17,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	9		\$ 45,150.99	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 2,905.95
J - Current Expenditures of Individual Debtors(s)	YES	4			\$ 3,329.00
TOTAL		26	\$ 14,820.00	\$ 62,150.99	

B 6 Summary (Official Form 6 - Summary) (12/13)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Case No
Guillermo Vega and Margarita Vega Debtor	Chapter <u>7</u>

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

information here.

Average Income (from Schedule I, Line 12)	\$ 2,905.95	
Average Expenses (from Schedule J, Line 22)	\$ 3,329.00	
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3640.2	28

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 7,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 45,150.99
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 52,150.99

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 11 of 50

B6A (Official Form 6A) (12/07)

In re Guillermo Vega and Margarita Vega,	Case No.	
Debtor		(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	Husband, Wife, Joint, or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
Total ►			\$0.00	

(Report also on Summary of Schedules.)

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 12 of 50

B 6B (Official Form 6B) (12/2007)

In re Guillermo Vega and Margarita Vega,	Case No.	
Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		cash on hand		\$20.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Banking account		\$200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods		\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.		necessary clothes		\$600.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 13 of 50

B 6B (Official Form 6B) (12/2007)

In re Guillermo Vega and Margarita Vega,	Case No.	
Debtor	(If known)	Τ

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			

Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Case 14-45695 Page 14 of 50 Document

B 6B (Official Form 6B) (12/2007)

In re Guillermo Vega and Margarita Vega,	Case No.	
Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

		(Continuation Sheet)		(Continuation Sheet)			
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION			
23. Licenses, franchises, and other general intangibles. Give particulars.	X						
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X						
25. Automobiles, trucks, trailers, and other vehicles and accessories.		99 Jeep Grand Cherokee		\$1,000.00			
		2002 Mitsubishi Lancer		\$2,500.00			
26. Boats, motors, and accessories.		2010 Hyndai Accent to be surrendered		\$10,000.00			
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	Х						
29. Machinery, fixtures, equipment, and supplies used in business.	Х						
30. Inventory.	X						
31. Animals.	X						
32. Crops - growing or harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						

2 continuation sheets attached Total ▶ \$14,820.00

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 15 of 50

B6C (Official Form 6C) (04/13)

In re Guillermo Vega and Margarita Vega,	Case No.	
Debtor	_	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675.*
□ 11 U.S.C. § 522(b)(2)	
□ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
cash on hand	735 ILCS 5/12-1001(b)	\$20.00	\$20.00
Chase Banking account	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
Household goods	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
necessary clothes	735 ILCS 5/12- 1001(a),(e)	\$600.00	\$600.00
99 Jeep Grand Cherokee	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
2002 Mitsubishi Lancer	735 ILCS 5/12-1001(c)	\$2,400.00	\$2,500.00

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B 6D (Official Case) 14/04/5695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 16 of 50

In re Guillermo Vega and Margarita	Vega	_, Case l	No.	
	Debtor		(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box i	f deb	tor has no c	reditors holding secured cla	aims to	o repoi	rt on th	is Schedule D.	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	SECURED RTION, IF ANY
ACCOUNT NO. 1353 Overland Bond 4701 West Fullerton Avenue Chicago, IL 60639			Purchase-Money Security Interest 2010 Hyndai Accent to be surrendered VALUE \$ \$10,000.00				\$17,000.00	\$7,000.00
			VALUE \$ \$10,000.00					
_								
continuation sheets			Subtotal ► (Total of this page)				\$ 17,000.00	\$ 7,000.00
attached			Total ► (Use only on last page)				\$ 17,000.00	\$ 7,000.00

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 17 of 50

B6E (Official Form 6E) (04/13)

In re

re			
Guillermo Vega and Margarita Vega	,	Case No	
Debtor	,		(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 18 of 50

B 6E (Official Form 6E) (04/13) – Cont.

In re	C. N
Guillermo Vega and Margarita Vega Debtor	, Case No
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisher	erman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or that were not delivered or provided. 11 U.S.C. § 507(a)(7).	rental of property or services for personal, family, or household use,
▼ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local government.	ernmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Inst	titution
Claims based on commitments to the FDIC, RTC, Director of the Office of Governors of the Federal Reserve System, or their predecessors or successor § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor drug, or another substance. 11 U.S.C. § 507(a)(10).	vehicle or vessel while the debtor was intoxicated from using alcohol,
st Amounts are subject to adjustment on 4/01/16, and every three years there adjustment.	rafter with respect to cases commenced on or after the date of

1 continuation sheets attached

Case 14-45695 Do	Doc 1	Filed 12/24/14	Entered 12/24/14 11:23:19	Desc Mair
B 6E (Official Form 6E) (04/13) – Cont.		Document	Page 19 of 50	

In re Guillermo Vega and Margarita Vega	 ;	Case No.		
Debtor			(if known)	

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. Illinois Department of Revenue Bankruptcy Unit, 100 West Randolph St #7-400 Chicago, IL 60601			State Taxes				for notice	for notice	\$0.00
Account No.									
P O Box 7346 Philadelphia, PA 19101			Federal Taxes	- -			for notice	for notice	\$0.00
Sheet no1_ of _1_ continuation sheets attac of Creditors Holding Priority Claims	ched to	Schedule	T)	Sotals of	Subtota f this pa		\$ 0.00	\$ 0.00	\$0.00
Total➤ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) \$ 0.00									
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$ 0.00	\$ 0.00	

3 6F (Official Form Gase/014-45695	Doc 1	Filed 12/24/14	Entered 12/24/14 11:23:19	Desc Main
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CONTINGENT CODEBTOR **MAILING ADDRESS INCURRED AND CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 8642 CollectionAttorney Afni \$102.00 Po Box 3097 **Bloomington, IL 61702** ACCOUNT NO. 0001 Automobile Amr Eagle Bk \$0.00 556 Randall Road South Elgin, IL 60177 ACCOUNT NO. 7595 CreditCard Capital One, N.a. \$296.00 Po Box 85520 Richmond, VA 23285 Subtotal> 398.00 8 continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B 6F (Official Form Case, 14-45695	Doc 1	Filed 12/24/14	Entered 12/24/14 11:23:19	Desc Main
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In re Guillermo Vega and Margarita Vega ,	Case No.	
Debtor		(if known)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2401							
Capital One, N.a. Po Box 85520 Richmond, VA 23285			CreditCard				\$0.00
ACCOUNT NO. 5532	1	1	<u> </u>	T	1	<u> </u>	<u> </u>
Capital One, N.a. Po Box 85520 Richmond, VA 23285			CreditCard				\$298.00
ACCOUNT NO. 9654			<u> </u>	T		<u> </u>	
Chase Po Box 15298 Wilmington, DE 19850			CreditCard				\$413.00
ACCOUNT NO. 6138	I	1	I		I	I	I
Convergent 800 SW 39th Street P O Box 9004 Renton, WA 98057	-		General Services				\$240.63
Short as 1 of 9 continuations	1	11			CI		054.63
Sheet no. 1 of 8 continuation s to Schedule of Creditors Holding Unsecur Nonpriority Claims		acned			Sub	ototal➤	\$ 951.63
		(Report	(Use only on last page of th also on Summary of Schedules and, if ap Summary of Certain Lial	plicable o	ed Scheon the Sta	atistical	\$

B 6F (Official Form Case, 14-45695	Doc 1	Filed 12/24/14	Entered 12/24/14 11:23:19	Desc Main
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In re Guillermo Vega and Margarita Vega,	Case No
Debtor	(if known)

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9964 Cook County Health & Hospital 25706 Network Place Chicago, IL 60673			Medical Services				\$600.00
ACCOUNT NO. 4753 Cook County Health & Hospitals P O Box 70121			Medical Services				\$99.00
P O Box 70121 Chicago, IL 60673 ACCOUNT NO. 6055				<u></u>	<u> </u>		
Cook County Health & Hospitals P O Box 70121 Chicago, IL 60673			Medical Services				\$17,948.00
		1	1	1	1	1	
ACCOUNT NO. 9859 Cook County Health & Hospitals P O Box 70121 Chicago, IL 60673			Medical Services				\$482.00
Sheet no. 2 of 8 continuation sh	neets atta	ached			Sub	ototal➤	\$ 19,129.00
to Schedule of Creditors Holding Unsecure Nonpriority Claims					540		,
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liab	plicable o	ed Sched on the Sta	atistical	\$

B 6F (Official Form Case, 14-45695	Doc 1	Filed 12/24/14	Entered 12/24/14 11:23:19	Desc Main
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In re Guillermo Vega and Margarita Vega,	Case No
Debtor	(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9135			Medical Services				
Cook County Health & Hospitals P O Box 70121 Chicago, IL 60673			Medical Services				\$72.00
							L
ACCOUNT NO. 3849 Cook County Health & Hospitals P O Box 70121 Chicago, IL 60673			Medical Services				\$234.00
ACCOUNT NO. 9438			1	1		1	
Cook County Health & Hospitals P O Box 70121 Chicago, IL 60673			Medical Services				\$175.00
ACCOUNT NO. 4426			1	<u> </u>		I	Г
Cook County Health & Hospitals P O Box 70121 Chicago, IL 60673			Medical Services				\$186.00
Sheet no. 3 of 8 continuation sh to Schedule of Creditors Holding Unsecure Nonpriority Claims		ached			Sub	ototal➤	\$ 667.00
		(Report	(Use only on last page of the t also on Summary of Schedules and, if ap Summary of Certain Liab	plicable o	ted Sched on the Sta	tistical	\$

B 6F (Official Form CASE)14-45695	Doc 1	Filed 12/24/14	Entered 12/24/14 11:23:19	Desc Main
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In re Guillermo Vega and Margarita Vega,	Case No.
Debtor	(if known)

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3713							
Cook County Health & Hospitals P O Box 70121 Chicago, IL 60673			Medical Services				\$176.00
			1	<u> </u>	<u> </u>		
ACCOUNT NO. 5062 Cook County Health and Hospital P O Box 70121 Chicago, IL 60673			Medical Services				\$291.00
ACCOUNT NO. 8051		<u> </u>	T	— Т			
Cook County Health and Hospital P O Box 70121 Chicago, IL 60673			Medical Services				\$186.00
ACCOUNT NO. 8713		<u> </u>	1	<u> </u>	<u> </u>	, <u> </u>	· · · · · · · · · · · · · · · · · · ·
Credit One Bank Po Box 98875 Las Vegas, NV 89193			CreditCard				\$301.00
							<u> </u>
Sheet no. 4 of 8 continuation sl to Schedule of Creditors Holding Unsecure Nonpriority Claims		ached			Sub	ototal➤	\$ 954.00
		(Report	(Use only on last page of the t also on Summary of Schedules and, if app Summary of Certain Liabi	plicable o	ed Sched on the Sta	tistical	\$

B 6F (Official Form Case/14-45695	Doc 1	Filed 12/24/14	Entered 12/24/14 11:23:19	Desc Main
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In re Guillermo Vega and Margarita Vega,	Case No.
Debtor	(if known)

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2573			<u> </u>	<u> </u>			
Famsa Inc Po Box 36929 Houston, TX 77236			ChargeAccount				\$0.00
ACCOUNT NO. 4014		1	T		<u> </u>	ı	<u></u>
Famsa Inc Po Box 36929 Houston, TX 77236			InstallmentSalesContract				\$300.00
ACCOVING NO.		T	т			1	
ACCOUNT NO. 9593 Hy Cite/royal Prestige 333 Holtzman Rd Madison, WI 53713			InstallmentSalesContract				\$1,498.00
ACCOVING TOO			T				
JCC Christensen P O Box 519 Sauk Rapids, MN 56379			Credit Card Charges				\$576.00
Sheet no. <u>5</u> of <u>8</u> continuation sh to Schedule of Creditors Holding Unsecure Nonpriority Claims		ached			Sub	ototal➤	\$ 2,374.00
		(Report	(Use only on last page of the t also on Summary of Schedules and, if app Summary of Certain Liab	plicable o	ed Sched on the Sta	tistical	\$

B 6F (Official Form Case, 14-45695	Doc 1	Filed 12/24/14	Entered 12/24/14 11:23:19	Desc Main
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In re Guillermo Vega and Margarita Vega,	Case No
Debtor	(if known)

•							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6408							
Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051			ChargeAccount				\$576.00
A COOVING NO.		1	1	1	1	1	
ACCOUNT NO. 2010 Midland Credit Management 8875 Aero Drive Suite 200 San Diego, CA 92123			General Services				\$602.00
ACCOVING NO.		T	T			1	
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123			FactoringCompanyAccount				\$603.00
ACCOUNT NO. 3399		<u> </u>	1	<u> </u>	<u> </u>	1	I
Northland Group Inc P O Box 390846 Minneapolis, MN 55439			Credit Card Charges				\$1,905.36
							<u> </u>
Sheet no. <u>6</u> of <u>8</u> continuation sh to Schedule of Creditors Holding Unsecure Nonpriority Claims		ached			Sub	ototal➤	\$ 3,686.36
		(Report	(Use only on last page of the also on Summary of Schedules and, if app	licable o	ed Sched on the Sta	atistical	\$

B 6F (Official Form Case 14,45695	Doc 1	Filed 12/24/14	Entered 12/24/14 11:23:19	Desc Main
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In re Guillermo Vega and Margarita Vega,	Case No
Debtor	(if known)

-							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1353							
OverInd Bond 4701 W Fullerton Chicago, IL 60639			Automobile				\$16,732.00
PennCredit 916 South 14th Street P O Box 988 Harrisburg, PA 17108			Medical Services				\$72.00
					_		
ProCollect P O Box 550369 Dallas, TX 75355			General Services				\$187.00
				<u> </u>			
ACCOUNT NO. 7678 Tnb - Target Po Box 673 Minneapolis, MN 55440			ChargeAccount				\$0.00
			<u> </u>				
Sheet no. 7 of 8 continuation sh to Schedule of Creditors Holding Unsecure Nonpriority Claims	neets atta d	ached			Sub	ototal➤	\$ 16,991.00
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liab	plicable o	ed Sched on the Sta	tistical	\$

B 6F (Official Form Case, 14-45695	Doc 1	Filed 12/24/14	Entered 12/24/14 11:23:19	Desc Main
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In re Guillermo Vega and Margarita Vega,	Case No
Debtor	(if known)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Mebbank/fingerhut Fres 6250 Ridgewood Rd Saint Cloud, MN 56303			InstallmentSalesContract				\$0.00
Sheet no. 8 of 8 continuation sheet to Schedule of Creditors Holding Unsecured Nonpriority Claims	ets attache	d			Subt	otal➤	\$ 0.00
. ,		(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 29 of 50

B 6G (Official Form 6G) (12/07)

In re Guillermo Vega and Margarita Vega,	Case No.	
Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 30 of 50

B 6H (Official Form 6H) (12/07)

In re Guillermo Vega and Margarita Vega,		Case No.	
	Debtor		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CREDITOR

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 31 of 50

		Docu	ment rag	C J.		
Fill in this in	formation to identify	your case:				
Debtor 1	Guillermo Vega					
Debtor 2	First Name Margarita Vega	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court for: No	rthern District of Illin	nois			
Case number					Check if th	is is:
(If known)						ended filing
						lement showing post-petition 13 income as of the following date:
Official F	Form B 6I				MM / DD	
Sched	lule I: You	ır Income				12/13
supplying collif you are sep separate shee	rrect information. If your parated and your spou	ou are married and not fil use is not filing with you, top of any additional pag	ing jointly, and yo do not include inf	ur sp orma	ouse is living with you tion about your spou	r 2), both are equally responsible for ou, include information about your spouse se. If more space is needed, attach a nown). Answer every question.
Fill in your information	r employment on.		Debtor 1			Debtor 2 or non-filing spouse
attach a se	e more than one job, eparate page with n about additional	Employment status	Employed Not employ	ed		☐ Employed ☐ Not employed
	rt-time, seasonal, or		Driller			, ,
	n may Include student aker, if it applies.	Occupation	<u> </u>			
		Employer's name	True World F	ood	s Chicago, LLC	
		Employer's address	950 Chase A	ven	ue	
			Number Street			Number Street
			Elk Grove Vi	Ilage Stat		City State ZIP Code
		How long employed the	_			
		5 , ,				
Part 2:	Give Details About	Monthly Income				
	monthly income as of less you are separated		n. If you have noth	ing to	report for any line, wri	te \$0 in the space. Include your non-filing
If you or yo	our non-filing spouse ha	ave more than one employe ttach a separate sheet to th		rmati	on for all employers fo	r that person on the lines
					For Debtor 1	For Debtor 2 or non-filing spouse
		ary, and commissions (be calculate what the monthly		2.	\$ <u>3,</u> 140.28	\$
3. Estimate	and list monthly over	time pay.		3.	+\$_0.00	+ \$
4. Calculate	e gross income. Add li	ne 2 + line 3.		4.	\$3,140.28	\$ 0.00

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main

Document

Page 32 of 50

Debtor 1

Guillermo Vega
First Name Middle Name

Last Name

Case number (if known)_

		For Debtor 1		For Debtor 2 or non-filing spouse	
Copy line 4 here	4.	\$ <u>3,140.28</u>		\$ <u>0.00</u>	
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security deductions	5a.	_{\$} 519.57		\$	
5b. Mandatory contributions for retirement plans	5b.	\$0.00		\$	
5c. Voluntary contributions for retirement plans	5c.	\$ <u>0.00</u>		\$	
5d. Required repayments of retirement fund loans	5d.	\$ <u>0.00</u>		\$	
5e. Insurance	5e.	\$ <u>214.76</u>		\$	
5f. Domestic support obligations	5f.	\$ <u>0.00</u>		\$	
5g. Union dues	5g.	\$ <u>0.00</u>		\$	
5h. Other deductions. Specify:	5h.	+ \$ <u>0.00</u>		+ \$	
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h$.	6.	\$ <u>734.33</u>		\$ <u>0.00</u>	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_ 2,405.95		\$ <u>0.00</u>	
8. List all other income regularly received:					
8a. Net income from rental property and from operating a business, profession, or farm					
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ <u>0.00</u>		\$ <u>0.00</u>	
8b. Interest and dividends	8b.	\$ <u></u> 0.00		\$ <u>0.00</u>	
8c. Family support payments that you, a non-filing spouse, or a depende regularly receive	ent				
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ <u>0.00</u>		\$ <u>0.00</u>	
8d. Unemployment compensation	8d.	\$ <u>0.00</u>		\$ <u>0.00</u>	
8e. Social Security	8e.	\$ <u>0.00</u>		\$ <u>0.00</u>	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistan that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	ice 8f.	\$		\$	
		0.00		0.00	
8g. Pension or retirement income	8g.	<u>\$</u> 0.00		\$_0.00	
8h. Other monthly income. Specify: Part time job average income	8h.	+\$500.00		+\$0.00	
9. Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$ <u>500.00</u>		\$ <u>0.00</u>	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ <u>2,905.95</u>	+	\$ <u>0.00</u>	<u>\$ 2,905.95</u>
11. State all other regular contributions to the expenses that you list in Sched	dule J	_			
Include contributions from an unmarried partner, members of your household, y other friends or relatives.	our d	ependents, your roo	omm	ates, and	
Do not include any amounts already included in lines 2-10 or amounts that are	not av	ailable to pay expe	nses		0 00
Specify:				11. •	+ <u>\$ 0.00</u>
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of Ce				•	\$ <u>2,</u> 905.95
13. Do you expect an increase or decrease within the year after you file this f	form?				Combined monthly income
No.					
☐ Yes. Explain:					

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 33 of 50

Fill in this information to identify your case:				
Debtor 1 Debtor 2 (Spouse, if filing) United States Bankruptcy Court for: Northern District of Illinois Case number (If known) Official Form B 6J Schedule J: Your Expenses Be as complete and accurate as possible. If two married people ar information. If more space is needed, attach another sheet to this (if known). Answer every question. Part 1: Describe Your Household	re filing together, both ar	expenses as of MM / DD / YYYY A separate filin maintains a separate separate filin maintains a separate separ	showing post- i the following g for Debtor 2 parate housel	2 because Debtor 2 nold 12/13 ing correct
1. Is this a joint case?				
No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file a separate Schedule J.				
2. Do you have dependents? Do not list Debtor 1 and No Yes. Fill out this information		•	Dependent's age	Does dependent live with you?
Debtor 2. each dependent Do not state the dependents' names.	daughter		10	No No Yes
3. Do your expenses include expenses of people other than yourself and your dependents?				
Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless y expenses as of a date after the bankruptcy is filed. If this is a suppapplicable date. Include expenses paid for with non-cash government assistance in of such assistance and have included it on Schedule I: Your Income. 4. The rental or home ownership expenses for your residence. Income any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues	olemental <i>Schedule J</i> , ch if you know the value me (Official Form B 6I.)	eck the box at the	-	n and fill in the

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 34 of 50

Guillermo Vega
First Name Middle Name Debtor 1

Last Name

Case number (if known)_

			Your expenses
_	Additional mortgage payments for your residence, such as home equity loans	5.	\$ <u>0.00</u>
		J.	
6	Utilities:	0-	_{\$} 275.00
	6a. Electricity, heat, natural gas	6a.	\$ 0.00
	6b. Water, sewer, garbage collection	6b.	\$ 180.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. 6d.	\$ 0.00
	6d. Other. Specify:		\$ 650.00
7		7.	T
8		8.	\$0.00
9		9.	\$ <u>150.00</u>
10.	·	10.	\$ <u>50.00</u>
11.	·	11.	\$ <u>50.00</u>
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$250.00</u>
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ <u>50.00</u>
14.	Charitable contributions and religious donations	14.	\$ <u>0.00</u>
15	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$ <u>0.00</u>
	15b. Health insurance	15b.	\$ <u>0.00</u>
	15c. Vehicle insurance	15c.	§175.00
	15d. Other insurance. Specify:	15d.	\$ <u>0.00</u>
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$ <u>0.00</u>
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$424.00
	17b. Car payments for Vehicle 2	17b.	<u>\$</u> 0.00
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	\$ <u>0.00</u>
19.	Other payments you make to support others who do not live with you.		0.00
	Specify: 0	19.	\$ <u>0.00</u>
20	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	me.	
	20a. Mortgages on other property	20a.	\$ <u>0.00</u>
	20b. Real estate taxes	20b.	\$ <u>0.00</u>
	20c. Property, homeowner's, or renter's insurance	20c.	\$ <u>0.00</u>
	20d. Maintenance, repair, and upkeep expenses	20d.	\$ <u>0.00</u>
	20e. Homeowner's association or condominium dues	20e.	\$ <u>0.00</u>

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 35 of 50

Debtor 1	Guillern First Name	Niddle Name	Last Name	Case number (if known)	
1. Other.	. Specify: See	Attachmer	t 1	_	21.	+\$225.00
	monthly exper		4 through 21.		22.	\$ <u>3,329.00</u>
3. Calcula	ate your month	nly net income				
23a. C	Copy line 12 (yo	our combined m	onthly income) from Schedule I.		23a.	<u>\$</u> 2,905.95
23b. C	Copy your mont	hly expenses fr	om line 22 above.		23b.	- \$3,329.00
	Subtract your m		s from your monthly income. ncome.		23c.	\$_423.05
For exa	ample, do you e	expect to finish p	ease in your expenses within the year paying for your car loan within the year rease because of a modification to the	or do you expect your		
☐ No.						
☐ Yes.	Explain h	ere:				

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 36 of 50

Addendum

Attachment 1

Description: school expenses Amount: 150.00

Description: grooming

Amount: 75.00

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 37 of 50

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	uillermo Vega and Margarita Vega		Case No.
	Debtor	,	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER	PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the foregoing my knowledge, information, and belief.	summary and schedules, consisting of <u>18</u> sheets, and that they are true and correct to the best of
Date 18-14 Date 18-14	Signature: Signature: Guillermo Vega Debtor
Date 13-18-14	Signature Mayutta Vega Margarita Vega (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NO	N-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and information	preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum and any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, twho signs this document.	title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
X Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepare	ed or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional signed	ed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 18 U.S.C. § 156.	11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110:
	PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [the president partnership] of the [col read the foregoing summary and schedules, consisting of she knowledge, information, and belief.	or other officer or an authorized agent of the corporation or a member or an authorized agent of the rporation or partnership] named as debtor in this case, declare under penalty of perjury that I have tets (<i>Total shown on summary page plus I</i>), and that they are true and correct to the best of my
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corporation m	ust indicate position or relationship to debtor.]
P. I. C. Line C.L. and an appropriate propagative Fine	of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B 7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Guillermo Vega and Margarita Vega	Case No	
Debtor	_	(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

spouses	are separated and a joint petition is not i	ilea.)
	AMOUNT	SOURCE
Debtor:	Current Year (2014): \$25,000.00	employment
	Previous Year 1 (2013): \$40,000.00	employment

2

Previous Year 2 (2012): \$52,000.00

employment

Joint Debtor:

N/A

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT PAYMENTS PAID STILL OWING

Debtor: Joint Debtor: N/A

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF AMOUNT AMOUNT
PAYMENTS/ PAID OR STILL
TRANSFERS VALUE OF OWING
TRANSFERS

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3

NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT AMOUNT AND RELATIONSHIP TO DEBTOR PAYMENT PAID STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None **I**✓I a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR STATUS OR AND CASE NUMBER PROCEEDING AGENCY AND DISPOSITION LOCATION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

AND VALUE

OF PROPERTY

OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION
NAME AND ADDRESS FORECLOSURE SALE, AND VALUE
OF CREDITOR OR SELLER TRANSFER OR RETURN OF PROPERTY

6. Assignments and receiverships

None 🗵

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Page 41 of 50 Document 4

TERMS OF NAME AND ADDRESS DATE OF ASSIGNMENT OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION DESCRIPTION NAME AND ADDRESS OF COURT AND VALUE DATE OF CASE TITLE & NUMBER OF PROPERTY OF CUSTODIAN ORDER

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION OF PERSON TO DEBTOR. DATE AND VALUE OR ORGANIZATION IF ANY OF GIFT OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND. IF LOSS WAS COVERED IN WHOLE OR IN PART AND VALUE OF

DATE PROPERTY BY INSURANCE, GIVE PARTICULARS OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY OR NAME AND ADDRESS NAME OF PAYER IF **DESCRIPTION AND** OF PAYEE OTHER THAN DEBTOR VALUE OF PROPERTY

Debtor:

Page 42 of 50 Document

Law Offices Of Manuel A. Cardenas 12/16/2014 and Associates 2057 North Western Avenue Chicago, IL 60647

\$1,600.00

Joint Debtor: N/A

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

5

None \times

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL **BALANCE**

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None X

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Page 43 of 50 Document

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF **CONTENTS**

DATE OF **TRANSFER** OR SURRENDER, IF ANY

6

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF **SETOFF**

AMOUNT OF SETOFF

14. Property held for another person

None X

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None \times

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS **ENVIRONMENTAL** AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS DATE OF **ENVIRONMENTAL** AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None \boxtimes

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS STATUS OR OF GOVERNMENTAL UNIT DOCKET NUMBER DISPOSITION

18. Nature, location and name of business

None \times

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

ADDRESS

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL

BEGINNING AND

TAXPAYER-I.D. NO (ITIN)/ COMPLETE EIN

NATURE OF BUSINESS ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☑ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

DATE OF INVENTORY

None \times

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

> DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other

INVENTORY SUPERVISOR basis)

None |X|

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES

OF CUSTODIAN

DATE OF INVENTORY OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None X

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None X

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None \times

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None \times

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 47 of 50

10

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None \times

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None \times

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None \times

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

* * * * * *

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature of Debtor

(if any)

Signature of Joint Debtor

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 49 of 50

B 203 (12/94)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re				
		Guillermo Vega and M	argarita Vega	Case No.	
Do	Debtor			Chapter 7	
		DISCLOSURE (OF COMPENSATION	N OF ATTORNEY FOR DE	EBTOR
1.	na ba	amed debtor(s) and that co	mpensation paid to me w paid to me, for services r	16(b), I certify that I am the attorner tithin one year before the filing of endered or to be rendered on beh uptcy case is as follows:	the petition in
	Fo	or legal services, I have agr	eed to accept		. \$ <u>1,600.00</u>
	Pri	ior to the filing of this state	ement I have received		. \$ <u>1,600.00</u>
	Ва	alance Due			. \$ <u>0.00</u>
2.	Th	ne source of the compensa	tion paid to me was:		
		X Debtor	Other (specify)		
3.	Th	ne source of compensation	to be paid to me is:		
		Debtor	Other (specify)		
4.	X	I have not agreed to shar members and associates		mpensation with any other person	unless they are
		=	my law firm. A copy of	ensation with a other person or per the agreement, together with a lis ed.	
5.		return for the above-disclose, including:	sed fee, I have agreed to	render legal service for all aspect	s of the bankruptcy
	a.	Analysis of the debtor's f to file a petition in bankr		ndering advice to the debtor in de	termining whether
	b.	Preparation and filing of	any petition, schedules, s	statements of affairs and plan whic	h may be required;
	C.	Representation of the del	otor at the meeting of cree	ditors and confirmation hearing, a	nd any adjourned

Case 14-45695 Doc 1 Filed 12/24/14 Entered 12/24/14 11:23:19 Desc Main Document Page 50 of 50 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

٨	Penrometation of the debter in adver	r sary-proceedings and-other contested-bankruptcy matters;	
u.	representation of the debtor in adver	-sary-proceedings and other contessed bankraptoy matters,	
e.	[Other provisions as needed]		
Rv	agreement with the debtor(s) the abo	ove-disclosed fee does not include the following services:	
υу	agreement with the debtor(s), the abo	ve-uisclosed lee does not include the following services.	
		CERTIFICATION	
I certify that the foregoing is a complete statement of any agreement or arrangement for			
	payment to me for representation of the debtor(s) in this bankruptcy proceedings.		
	December 19, 2014 Date	s/Manuel A Cardenas	
	Dale	Manuel A. Cardenas Signature of Attorney	
		Law Offices Of Manuel A. Cardenas and Associates	
	-	Name of law firm	

6.